



Order Filed on September 7, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey
Case 19-14637-VFP

FRENKEL LAMBERT WEISS WEISMAN & GORDON, LLP
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Attorney for BANK OF AMERICA, N.A., Secured Creditor

Chapter 13

Judge Vincent F. Papalia

In Re:

Claudette Brooks aka Claudette Thomas

Debtor(s).

Recommended Local Form ☐ Followed ☒ Modified

ORDER RESOLVING MOTION TO VACATE STAY WITH CONDITIONS

The relief set forth on the following pages, numbered two (2) through four (4) is **ORDERED**

DATED: September 7, 2022



Honorable Vincent F. Papalia
United States Bankruptcy Judge

Debtor: Claudette Brooks aka Claudette Thomas

Case No.: 19-14637-VFP

Caption of Order: Order Resolving Motion to Vacate Stay With Condition

Applicant: BANK OF AMERICA, N.A.

Applicant's Counsel: Frenkel Lambert Weiss Weisman & Gordon, LLP

Counsel for Debtor(s): Low & Low

Property Involved ("Collateral"): 1140 Summit Ave, Teaneck, NJ 07666

Relief sought: ☒ Motion for relief from the automatic stay
☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings.

For good cause shown, it is **ORDERED** that Applicant's Motion is resolved, subject to the following conditions:

1. Status of post-petition arrearages:

☒ The account is overdue for 13 months, from October 1, 2021 to October 1 2022.

☐ The account is overdue for ___ payments of \$___ per month.

☐ The account is assessed for ___ late charges at \$___ per month.

☒ Applicant acknowledges receipt of funds in the amount of \$25.78.

Total Arrearages due \$28,387.94.

2. Debtor(s) must cure all post-petition arrearages, as follows:

☒ A Lump-Sum Payment shall be made in the amount of \$28,387.94 no later than October 31, 2022.

☒ Beginning on November 1, 2022, regular monthly mortgage payments shall continue to be made in the amount of \$2,223.34.

Debtor: Claudette Brooks aka Claudette Thomas

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☐ Beginning on ___, additional monthly cure payments shall be made in the amount of \$___ for ___ months.

☐ The amount of \$___ shall be capitalized in the Chapter 13 plan. The monthly plan payment to the Chapter 13 Trustee is modified to be \$ ___ per month

3. Payments to the Applicant shall be made to the following address(es):

☒ Lump-Sum payment:

Bank of America, N.A.
PO Box 660933
Dallas, TX 75266

☒ Regular monthly payment(s):

Bank of America, N.A.
PO Box 660933
Dallas, TX 75266

☐ Monthly cure payment(s):

4. In the event of Default:

☒ If the Debtor(s) fail(s) to make the immediate payment specified above or fail(s) to make any regular monthly payment or the additional monthly cure payment within 28 days of the date the payments are due, then the Applicant may obtain an Order Vacating the Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the failure of the Debtor(s) to comply with this Order. At the time the Certification is filed with the

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court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the

Debtor(s), and the attorney for the Debtor(s).

- ☐ If the Bankruptcy case is dismissed, or if the stay is vacated, the filing of the new bankruptcy case will not act to impose the automatic stay against the Applicant's, or the Applicant's successors or assigns, opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

- ☒ The Applicant is awarded attorneys' fees of \$1,050.00, and costs of \$188.00.

The fees and costs are payable:

- ☒ through the Chapter 13 plan.
- ☐ to the Secured Creditor within _____ days.
- ☐ Attorney fees are not awarded.

In re:
Claudette Brooks
Debtor

Case No. 19-14637-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Sep 07, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 09, 2022:

Recip ID	Recipient Name and Address
db	+ Claudette Brooks, 442 North Street, Teaneck, NJ 07666-2351

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 09, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 7, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor HSBC Bank USA, National Association, as Trustee for Deutsche ALT-B Securities Mortgage Loan Trust, Series 2007-AB1 Mortgage Pass-Through Certificates dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Douglas J. McDonough	on behalf of Creditor BANK OF AMERICA N.A. dmcdonough@flwlaw.com
Elizabeth L. Wassall	on behalf of Creditor Wells Fargo Bank National Association, as Trustee for Banc of America Alternative Loan Trust 2006-8 Mortgage Pass Through Certificates, Series 2006-8 ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com
Kevin Gordon McDonald	on behalf of Creditor HSBC Bank USA, National Association, as Trustee for Deutsche ALT-B Securities Mortgage Loan Trust, Series 2007-AB1 Mortgage Pass-Through Certificates kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

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Total Noticed: 1

Laura M. Egerman

on behalf of Creditor WELLS FARGO BANK bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@raslg.com

Marie-Ann Greenberg

magecf@magtrustee.com

Russell L. Low

on behalf of Debtor Claudette Brooks ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com

Shauna M Deluca

on behalf of Creditor Wells Fargo Bank National Association, as Trustee for Banc of America Alternative Loan Trust 2006-8
Mortgae Pass Through Certificates, Series 2006-8 sdeluca@hasbanilight.com, hllawpc@gmail.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10